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REPLY UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Serial No.:** 10/028,122

**Conf. No.:** 3210

**Filing Date:** 12/21/2001

**Art Unit:** 3639

**Applicant:** Middeljans et al.

**Examiner:** Freda A. Nelson

**Title:** INTERNET PAYMENT PROCESS  
BASED ON RETURN TRAFFIC

**Docket No.:** PHNL 000755  
(PHIL-0222)

COMMISSIONER FOR PATENTS

**DESTINATION FACSIMILE NUMBER:** 571-273-8300

Transmitted herewith is: After-Final Amendment in 10 pages

In the above identified application.

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AFTER-FINAL AMENDMENT**

Sir:

**I. INTRODUCTORY COMMENTS**

In response to the Final Office Action of February 3, 2006, please amend the above-referenced patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.

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